

## MICHAEL A AND GLORIA S MCGUINTY

708 53<sup>rd</sup> Terrace East Bradenton Florida 34211

Ph 941-752-6340 cell 941-799-0439

September 19, 2014

Most Honorable Judge Martin Glenn  
Subject: Res Cap Document #7552 September 17, 2014

### **RESPONSE MAILED DOCUMENTS DATED 9/17/2014 RECEIVED TO ME 9/19/2014**

Today as a result of Court Document #7552 filed against me and my wife Gloria I submit the following information. This is in addition to Courts Ruling on January 23, 2014 Court Document #6335, 500 plus documents and Claim amount \$ 449,005.87 ( EXHIBIT #5 ) See page 9a I have already submitted to the court.

### ***GMAC Ignored the following Facts***

1 FACT: The Federal Disability Act entitled me to relief under President Obama's HAMP Program. Since 2000 the Federal Government said I was under to Federal Compensation Program for Disability and Handicap Persons. 1 Polio damage on the left side of my body 2 Heart Murmur 3 FORTY NINE STICHES left four fingers of my left hand. ( EXHIBIT #1)

2 Fact: GMAC letter to me and Gloria dated August 30, 2006 from Mr. Tom Evich (Vice President of Marketing) GMAC. Mr. Evich of GMAC offered to Gloria and me the following.

- #1 " Get cash out of your home" GMAC CHECK \$158,303.00
- #2 " Lower my monthly payments"
- #3 " Save money over the life of your loan "
- #4 " Buy your next home " GMAC CHECK \$ 174,303.00 ( EXHIBIT # 2)

3 Fact: GMAC resold my \$500,000 Brighton Michigan home for pennies on the dollar GMAC made a profit of \$17551.53 offered a low down payment and reduced interest. Question?? Why was I not offered the same benefits. **In my active 35 year history I had paid GMAC back thousands of dollars** ( EXHIBIT # 3 )

4 Fact: Federal Reserve Letter dated April 17, 2014 ( LAST 9 WORDS ) **" YOU MAY PURSUE ADDITIONAL ACTIONS RELATED TO YOUR FORECLOSURE"** This letter alone proves Gloria and I have been abused, cheated and robbed by GMAC. ( EXHIBIT # 4)

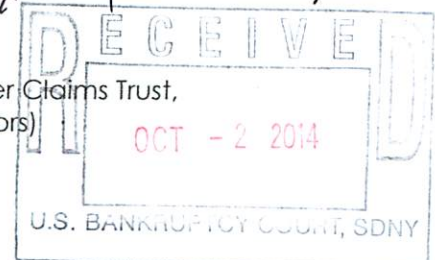
5 Fact: GMAC in our asset to liability ratio the two homes are worth over \$ 900,000.00 both properties were in show room condition **I gave the court \$63,826.48 in HOME IMPROVEMENT receipts** I have personal paintings worth thousands. Chase & GM Fidelity IRAS Schimmel ( \$5000.00) Grand Piano I forced to give away as I had no place to keep it in my Florida

6 Fact: Gloria and I had paid and made EXTRA advanced payments met all our financial obligations until the **State of Michigan FINDINGS TO Gloria and me!! GMAC had no interest in helping us keep our Florida and Michigan homes. The State of Michigan conclusion file Chapter 7 Bankruptcy.**  
**GMAC PLAN DEplete US OF OUR CAPITAL ASSETS AND THEN TAKE BOTH FLORIDA AND MICHIGAN PROPERTIES.**

Sincerely  
*Gloria McGuinty* *Michael McGuinty*  
Gloria and Michael McGuinty

CC Office of the United States Trustee, Morrison Forester llp, ResCap Borrower Claims Trust,  
Honorable Senator Elizabeth Warren, Ms. Mary T Barra (Ceo of General Motors)

1-OF-9A&9B



# ATTACHMENT #2

Claimant: MICHAEL A MCGUINITY

SSN: 3593 Examiner: Q -DAJ

000128300639

## 3. SHOPPING

K-MOORE

Do you grocery shop? Yes ☒ No ☐ If yes, how do you get there?  
If no, go to question 4.

I DRIVE MYSELF. MY WIFE DOES GROCERY SHOPPING

If you must rest while shopping, please explain why and for how long?

If you need help, please explain what kind and why:

(EXHIBIT #1)

COURT DOC# 7552

If this has changed, describe HOW it has gotten better or worse.

WITH AGE IT HAS GOTTEN WORSE

Mr. & Mrs. McGuinity  
8708 53rd Terrace E  
Bradenton, FL 34211

## 4. HOUSEHOLD DUTIES:

Describe what kind of chores you do at home:

I LIVE IN A CONDO WHERE THEY CUT MY GRASS, SHOVEL  
MY SNOW, AND DO MY MAINTENANCE. I MOVED HERE FROM MY  
HOME 18 MONTH AGO.

How long does it take you to finish? \_\_\_\_\_ If you  
must stop, how long before you can work again? \_\_\_\_\_  
Does anyone help you with this work? Yes ☐ No ☐ If yes,  
explain what kind of help you get and why: \_\_\_\_\_

If this has changed, describe HOW it has gotten better or worse.

## 5. Do you have problems with any of the following? Please explain.

Dressing: Yes ☒ No ☐

WEAKNESS ON MY LEFT SIDE  
I MUST COMPENSATE FOR IT, I USE THE RIGHT  
SIDE OF MY BODY

Bathing or showering: Yes ☒ No ☐

Shaving, grooming: Yes ☒ No ☐

Sleeping or eating: Yes ☒ No ☐

DDS-408 (G) 09/99

7-OF-27 2-OF-9

Authorized: Federal 43 CFR 43 CFR. Completion: Voluntary.  
Consequences: Possible ineligibility of program benefits.

The Family Independence Agency will not discriminate against any individual or group because of race, sex,  
religion, age, national origin, color, marital status, handicap, or political beliefs.

Authorized: Federal 43 CFR 43 CFR. Completion: Voluntary.  
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religion, age, national origin, color, marital status, handicap, or political beliefs.

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bradenton, FL 34211

ATTACHMENT #2



Claimant: MICHAEL A MCGUINITY  
SSN: [REDACTED]-3593 Examiner: Q -DAJ

000128300639

6. Are you able to use public transportation? Yes ☒ No ☐ If not, please explain why:

K-MOORE

EXHIBIT #1

COURT DOC # 7552

7. Have there been any changes in your recreational activities: YES

8. What other activities are included in your normal daily routine?

MY HEART DOCTOR RECOMMENDED I RETIRE

9. Has your physician prescribed any medication? Yes ☒ No ☐ If yes, please list all medication you take. How much, how often?

ZOCOR

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bradenton, FL 34211

10. Do you have any side effects from any medication you are currently taking? Yes ☒ No ☐ If yes, please describe.

PAIN IN MY ARMS

11. Has your doctor(s) told you to limit your activities in any way? If yes, please list limitations. YES. I USED TO RUN AND JOG

SINCE THE BRARY EIGHTIES HE HAS MADE ME GET BACK TO WALKING

Signature

810-229-4872

Phone

2-7-2009

Date

DDS-408 (G) 09/99

3-OF-9

8-OF-27

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bradenton, FL 34211



**GMAC Mortgage**

(COURT Doc# 7552)

**SmartWatch**

Customer Relationship Group  
7 Carnegie Plaza  
Cherry Hill, NJ 08003-1020

August 30, 2006

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bradenton, FL 34211



Michael A. McGuinty  
Gloria S. McGuinty  
4757 Roundtree Dr.  
Brighton, MI 48116-5140



Dear Michael and Gloria,

It's a pleasure to have you as a GMAC Mortgage Corporation customer. Here's hoping that 2006 is off to a great start and that you're reaching all of the goals you've set for yourself and your family.

*SmartWatch*® is a confidential and comprehensive summary of your GMAC Mortgage account. In your report, you'll find the latest snapshot of your account activity as well as valuable information you can use to:

- *Get cash out of your home*
- *Lower your monthly payment*
- *Save money over the life of your loan*
- *Buy your next home*

Log on to *SmartWatch*® Online to get even more from your report.

Just visit [gmacmortgage.com](http://gmacmortgage.com), log on to your account, click on the *SmartWatch*® logo, and you're ready to go. With *SmartWatch*® Online, you can access daily rate updates, tailor property value information and home equity balances to reflect your current situation — and much more. It's a great resource that can help you make timely and smart decisions relating to your mortgage and other financing needs.

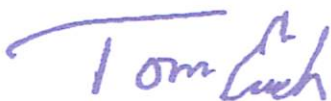
#### SAVE ON HOME IMPROVEMENTS with a GMAC Home Equity Line of Credit.†

Get easy access to the money you need just by writing a check. Plus the interest you pay on your home equity line of credit may be fully tax deductible.\* And because you're already a GMAC Mortgage customer, we've waived the application fee and closing costs, which can put even more money in your pocket.†† To apply, or for details, call the number below.

**GMAC Mortgage is here to help.**

For questions about your *SmartWatch*® report, or anything to do with your GMAC Mortgage account, please call the *SmartWatch* Center at 1-866-578-7970. We're at your service.

Sincerely,



Tom Evich  
Vice President, Marketing

4-01-9



#### **SMARTWATCH®** **SAVINGS ALERT**

**TURN YOUR HOUSE INTO  
YOUR DREAM HOME —  
AND SAVE — WITH A  
GMAC MORTGAGE  
HOME EQUITY LINE OF  
CREDIT.†**

- No application fee or lender closing costs††
- Get easy check access to the funds you need
- Interest paid may be tax deductible\*
- Fast, hassle-free application process

Call  
**1-866-578-7970**  
to apply.

P.S. No matter what you need — to get cash out of your home, to lower your monthly payments, or to save money over the life of your loan — we are here to help. Call us at 1-866-578-7970.

SW08192006

Mr. & Mrs. McGulley  
8708 53rd Terrace E  
Bradenton, FL 34211

P-76-4

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bradenton, FL 34211

EXHIBIT #2

COURT DOC # 7552

## Your SmartWatch Report.

No matter what plans you have (or don't have) for your home, the information we've provided is to help you make smart financing decisions.

### Your current loan information as of: 8/17/2006

Property: 8708 53rd Terrace East  
Bradenton, FL 34202

Loan #: 0654628630

Loan type: 30 Year Fixed Rate

Rate: 5.375%

Monthly payment: \$620.45 (Principal and interest only)

Approximate principal balance<sup>1</sup>: \$102,751.91

Remaining term: 324 months

Adjusted remaining term: 302 months  
(After pre-paid principal or extra payments, for example.)

Original appraised home value:  
\$225,000.00

Estimated current value<sup>2</sup>: \$400,000.00

Total estimated equity<sup>2</sup>: \$198,303.00

Home equity loan/line of credit balance(s): \$98,945

### Goal: Get cash now.

**A Do a "cash out" refinance** with a new 30 Year Fixed Rate mortgage and assuming a rate of 6.750% (6.805% APR).<sup>3</sup>

**Get up to \$158,303 cash.** If you choose the maximum amount, your monthly payment (principal and interest) would be about \$1,693.

**B Do a "cash out" refinance with the same or lower payment** (principal and interest), with a new 30 Year Fixed Rate mortgage, and assuming a rate of 7.125% (7.185% APR).<sup>3</sup>

A 'cash-out' refinance, for the same payment you have today, may not make sense for you now. Please call us for more information.

**C Get a home equity loan or line of credit.**<sup>4</sup>

**You already have a GMAC Mortgage home equity line of credit** with a line limit of \$100,000. Use your line of credit to pay for home improvements, consolidate debts, pay for education and much more.

### Goal: Lower your monthly payment.

**D Refinance your current balance** with a 30 Year Fixed Rate loan and assuming a rate of 6.750% (6.805% APR).<sup>3</sup>

**You're already in good shape**, because your rate is about the same as or better than today's rate.

**E Refinance and change to a 15 Year Fixed Rate loan** and assuming a rate of 6.500% (6.586% APR).<sup>3</sup>

**No monthly savings.** If you switched to a 15 Year Fixed Rate mortgage, your monthly payment (principal and interest) would actually go UP by about \$275 per month. You may achieve significant savings, however, over the life of your loan. See G on the next page.

5-01-9



6-18-14  
6-18-14

Mr. & Mrs. McGinnis  
8708 53rd Terrace E  
Bradenton, FL 34211

P-20-2

## Goal: Save over the life of your loan.

(EXHIBIT #2)  
COURT Doc # 7552

**F Refinance your current balance** with a 30 Year Fixed Rate and assuming a rate of 6.750% (6.805% APR).<sup>3</sup>

**No long-term savings.** You would actually pay \$52,546 MORE than your current loan. You may, however, lower your monthly payment. See D on the previous page.

**G Refinance and change to a 15 Year Fixed Rate loan** and assuming a rate of 6.500% (6.586% APR).<sup>3</sup>

**\$26,262 life-of-loan savings.** Your monthly payment (principal and interest) would be about \$895.

**H Get an Instant Decision on a GMAC Mortgage Equity Rewards Card**, the MasterCard credit card that helps pay down your mortgage!<sup>5</sup>

**Mr. & Mrs. McGuinty**  
**8708 53rd Terrace E**  
**Bradenton, FL 34211**  
**Every Purchase you make pays down your mortgage!** For every \$1 you charge to the card, you earn one point. Each time you earn 2,500 points, \$25 will be applied to your GMAC Mortgage balance automatically on a quarterly basis. Call 1.800.821.8758 to apply now!

## Goal: Buy your next home.

**I Available equity for down payment.** The estimated amount you would have for a new home down payment from the sale of your existing home.<sup>6</sup>

**\$174,303.** This figure represents 94% of your estimated equity, based on your loan balance and approximate home value less 6% Real Estate commission.

**J You qualify for HomeCommand™**, a guaranteed way to lock in the rate on the home you want and close on time.<sup>7,8,9</sup>

**Receive a credit pre-approval decision, rate lock, and guaranteed closing date** so you can shop without interest rate worries. Lock in your rate for up to 120 days while you shop for a new home. You'll get your initial lock-in rate or the rate in effect 10 days prior to closing, whichever is lower. If we don't meet your date, we'll give you \$250.

**K Real Estate Cash Back Offer.** Advance registration is required and certain restrictions apply. Not available in all states. Call 1.877.531.4622 for more information or to register.<sup>10</sup>

**Get \$3 cash back per \$1,000** of the sale price and/or purchase price of your home when you sell or buy through our affiliated nationwide network of real estate brokers.

## Building a custom home or making renovations to your existing home?

MAC Bank has the experience, resources, and construction financing options to support you from the ground up, every step of the way. Call your Construction Loan Consultant today at .888.691.4622.

G - O F - 9

Questions?

Just call the SmartWatch Center at 866-578-7967

These examples are based on mortgage rates as of 8/17/2006

Mr. & Mrs. McGuire  
8708 53rd Terrace E  
Bradenton, FL 34211

9-70-2



SmartWatch

(EXHIBIT #2)  
(COURT DOC# 7552)

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bradenton, FL 34211

7-OF-9

Notes and disclosures for Letter

Home Equity financing is subject to application and approval. Not available in all states.

Consult your tax advisor.

Home Equity Lender Closing Costs applies to owner-occupied single-family residential properties only. GMAC Mortgage will waive the cost of the appraisal fee, notary fees, lender title insurance, closing fees and recording the Home Equity mortgage. Borrower is responsible for all other costs. For example, mortgage tax, state stamps, association fee, property taxes, hazard insurance, home equity costs, such as annual fees, where they apply. Subject to underwriting approval. Not all applicants will be approved. Full documentation and property insurance required. Loan secured by a lien against property. Some restrictions apply. Terms and conditions apply.

Notes and disclosures for SmartWatch Report

Value is not an actual pay-off figure.

Loans over one year in age, the estimated home value and equity are based on the use of an Automated Valuation Model (AVM). An AVM is produced by the use of a third party service provider which analyzes recent properties sold in your area to arrive at an estimated property value. If you wish to obtain new loan financing with GMAC Mortgage Corporation, a standard third party property appraisal report may be required which GMAC Mortgage Corporation will use in making a property underwriting decision. Please note that the results from a formal third party appraisal report may differ from the approximate property value assessed by the use of an AVM. This figure could change based on other liens of record and any change in market value of your property. Customers who have Private Mortgage Insurance (PMI) must get a full appraisal, not AVM to remove PMI.

Information contained in this refinance illustration reflects rates made available to GMAC Mortgage Corporation on a given date and are subject to change without notice and are based on borrower ability. Payment savings calculations are based on principal and interest only. Taxes and insurance are extra. Loans that exceed 80% of the property value may require private mortgage insurance which is reflected in payment or savings amounts shown. Terms and conditions apply as well as closing costs. Be advised that applicants who are refinancing to a longer loan term in order to lower their monthly payment amount will see an increase in the total amount paid over the life of the loan. Availability of this program is subject to your submission of a formal loan application and approval. Please call for more information or to apply. As an example, a \$200,000 mortgage with a term of 30 years at a fixed interest rate of 6.5% (6.641% APR) would result in 360 monthly principal and interest payments of \$1,141.44. This example assumes \$2,900 closing costs paid in cash at closing. GMAC Mortgage provides several options for reduced and no-closing cost loans. This example does not include additional charges required for most loans and assumes all closing costs are paid in cash at the time of closing.

Not available in all states.

There are fees associated with the Mortgage Accelerator program. Please call for more information.

When borrower sells their current home and pays off their existing mortgage to obtain the down payment to purchase a new home. Programs may be available, subject to availability and borrower's qualification, to provide temporary financing for the purchase down payment until the existing home is sold.

Loan approval is for credit purposes only and is not a commitment to lend. Contact a GMAC Mortgage Corporation representative for complete details.

Subject to state law, an up-front lock-in fee may be required. To the extent a lock-in fee is collected, you will have until the midpoint of the lock-in period to produce a fully executed agreement of sale for purchase of a property. The new loan must close and fund prior to the expiration of the lock-in period. The lock-in fee is applicable to closing costs, but non-refundable subject to applicable state law.

A one \$250 payment will be issued by GMAC Mortgage Corporation on any approved loan which does not close and fund by the date mutually agreed upon by the borrower(s) and GMAC Mortgage Corporation. The closing date is to be mutually agreed upon at the time of the rate lock agreement. If the guaranteed closing date is not met, refund requests must be made in writing from the borrower and will be forwarded to the originating loan officer. A check in the amount of \$250 made payable to the borrower(s) will be sent to the borrower(s) approximately 30 days from loan closing. This closing guarantee does not apply if your closing is delayed by circumstances not within our control including, but not limited to: liens or other title defects affecting the property you are purchasing; loss of employment; closing date changes initiated by the buyer, seller or Realtor; failure to submit required information within 5 business days of our request; changes in the initial loan application or loan program to events such as an inability to verify the property value, applicant's or the co-applicant's income; or requirements stipulated but not met within the sales agreement (e.g. termite certificate). Offer subject to approval. Terms may change. Contact a GMAC Mortgage Corporation representative for complete details.

Cash-back offer may be limited or prohibited by law in some states and is not available in those states. Location of property being purchased or sold determines applicable state law. Cash-back offer not available in a number of states, including the following: Alaska, Iowa, Kansas, Louisiana, Mississippi, Missouri, New Jersey, Oklahoma, Oregon, Tennessee and West Virginia. You must contact GMAC Home Services before contacting a real estate broker. Cash-back is based on the purchase/sale price of the home. Allow 30 days after closing for cash-back to be awarded. If your home is already listed, or are currently working with a real estate agent, this is not a solicitation for business. Real estate services provided by GMAC Home Services.

For details about our Express Purchase program for current customers. Not all borrowers will qualify for expedited processing.

GMAC Mortgage Construction Loans empowered by GMAC Bank. ©GMAC Bank Member FDIC and Equal Housing Lender.

NOTE: For all programs, terms and conditions apply and may change. We make every effort to assure that the information provided is accurate as of the date we prepare the data for printing, but on rare occasions errors in our systems and printing may occur. If you believe there is an error in the information provided or to confirm this information, please contact us at the number on the front of this letter.

Housing Opportunity

GMAC Mortgage License Number BK-7670, Licensed by the Department of Corporations under the California Residential Mortgage Lending Act, Georgia Mortgage Lender License #5845, Illinois Mortgage Lender License #000000000, Massachusetts Mortgage Lender License Number ML1556, Minnesota This is not an offer to enter into an agreement. Any such offer may only be made pursuant to Minnesota Statute 47.206 (3) & (4), Mississippi Registered Mortgage Company, Montana Licensed Mortgage Broker #000207, Licensed by the New Hampshire Banking Department, Licensed by the NJ Department of Banking and Insurance, 45 Eisenhower Dr., Paramus, (201) 226-1199, Licensed Mortgage Banker - NYS Banking Department, Licensed by the Pennsylvania Department of Banking, Licensed RI Lender and Licensed by the Virginia State Corporation Commission MLB-81.

Massachusetts Mortgage Lender License Number ML1556, Licensed by the New Hampshire Banking Department; In Tennessee home equity credit lines and loans offered by GMAC Mortgage Corporation.





(Exhibit 12)  
(Captioned Document)

7-07-9

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bradenton, FL 34211

**SECRET**  
**SECRET**

3 200,000,000

15 207,507.99

**RECEIVED**

**THE UNIVERSITY OF CHICAGO**

4027 HOUNSTONE DR  
BRIGHTON MI 48116

22-58861

**305-42-3888**

4-000000

**THE FUTURE OF THE FUTURE**

**Group for your reporting**

### Financial Record of the Year

take lenders who require an interest in property that was severely damaged or who have reason to know that such property has been substantially paid for you with this statement. You may have a valid defense or have knowledge of such exemption or exemption. State or law that an exemption generally is assessed as difference between your adjusted basis in the property and the cost of your debt assumed in exchange for the property, or, if tax, the value of the property. If you obtained the property, you may receive from the exchange of indebtedness in the amount of the old basis of your assumed debt. You also may have a loss from a dividend up in the adjusted basis of the property at the time of payment. Let us see an exemption or exemption of property for personal use or not deductible. See Pub. 401 for more about the exemption and exemptions.

**Property means any real property such as a ground rent lease, any leasehold property, and any other personal property that is held for investment or used in a business or profession.**

**If you borrowed money on the property with some or other cash, you should mention this statement.**

**Account number.** May show an account or other unique number the lender assigned to distinguish your account.

**Item 1.** For a transfer of property that has, the date shown is generally the earlier of the transferred to the transferor or the date generated by a certificate of ownership was transferred to the transferee of a certificate of ownership or completion of the full collection or collection original. For an addition to the date on which the transfer that has or had the property was transferred or the date of a new transfer date.

**Step 2. Show the title to the original owner of the property in the property was conveyed to date the transfer that transfer was made to the owner.**

**Step 4.** Assign the fair market value of the property in Step 4 to Step 5a and the amount in Step 2, and your complete contribution of child income. If the gray income, you'll be able to Step 5a. There are two ways to get a

Q. Now, when you were personally told that when the debt was created or, if needed, repaid?

**Item 8. State the description of the property or of standards by you. If "COC" is shown, the statement of any Community Credit Corporation is not fulfilled your community.**

$$\begin{array}{r} 16 \text{ } 11 \\ 247, 537, 59 \\ 229, 986.06 \\ \hline 17,551.53 \end{array}$$

Loan #06546294.

class # 5970

8-01F-9

**RED CAP CLAIMS**  
**GENC. INSURANCE #101-120-122**

**Mr. & Mrs. McGuinty**  
8708 53rd Terrace E  
Bradenton, FL 34211



BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
WASHINGTON, D. C. 20551

DIVISION OF CONSUMER  
AND COMMUNITY AFFAIRS

April 17, 2014

Michael and Gloria McGuinty  
8708 53<sup>rd</sup> Terrace East  
Bradenton, FL 34211

(EXHIBIT # C4)  
COURT DOC # 7552

Dear Mr. and Ms. McGuinty:

In our correspondence to you dated February 6, 2014, we advised that we had reopened your complaint regarding the eligibility of your loan (ending in 9422) for the payment agreement between the Federal Reserve Board and GMAC Mortgage (GMACM). This letter is to inform you that we have completed our investigation regarding your complaint.

As you know, in June 2013 we informed you that GMACM had confirmed that this loan was eligible for the Independent Foreclosure Review. However, when you contacted Rust Consulting, Inc. (Rust) earlier this year, you were advised that the loan (ending in 9422) was not eligible for a payment under the payment agreement. During our investigation, we learned that the first legal action to foreclose on your loan (ending in 9422) was filed on April 14, 2011, which was outside the timeframe (between January 1, 2009 and December 31, 2010) for a loan to be eligible for consideration related to the payment agreement.

Nevertheless, to resolve your complaint, GMACM has confirmed that a \$7,500 payment will be issued to you. Please note that the \$7,500 payment amount is final, and there is no process to appeal the payment.

On April 16, 2014, Rust confirmed that your check is expected to mail no later than May 19, 2014. If you choose to accept the payment, you must cash or deposit the check within 90 days of the date on the check, or the check will be void. By cashing or depositing the check, you do not waive any legal claims against the servicer, and you may pursue additional actions related to your foreclosure.

We hope this information is helpful to you.

Sincerely,

Division of Consumer and Community Affairs

9-OF-9

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bradenton, FL 34211

Mr. & Mrs. McGuinty  
8708 53rd Terrace E  
Bridgeton, FL 34211

8-28-9



DATE	REFER #	GMAC FORCED LOSS	Amount
7/2/2013	1	Postal Fees(55 Certified Lett	\$373.87
7/2/2013	2	loss 20% Payment \$331,000.	\$66,200.00
7/2/2013	3	Home Improvements	\$63,626.48
7/2/2013	4	Bigelmann Ass PC	\$3,489.00
7/2/2013	5	GMAC PROFIT ON RESALE	\$17,551.53
7/2/2013	6	LOSS 13 Extra house Payme	\$10,000.00
7/2/2013	7	Florida Move	\$6,085.41
7/2/2013	8	Schimmel Piano	\$5,000.00
7/2/2013	9	Staples Stamp #5970 ResCa	\$20.22
7/2/2013	10	Green Path Mrtg Certificates	\$100.00
7/2/2013	11	Cartridge World Paper&ink	\$34.64
7/2/2013	12	Deliver 55 Certified Letters Pr	\$55.00
7/2/2013	13	Res Cap #5970 Print&Bind	\$150.00
		Sub Total	\$172,666.15

5 years research work  
(\$1000.00 x 60 Months) \$60,000.00

5 years GMAC ABUSE  
(\$1000.00 60 Months) \$60,000.00

13 years personal labor to rebuild  
abandoned House  
(\$1000.00 x156 Months) \$156,000.00  
Sub Total \$448,666.15

Staples Printing 9/29/2013 \$201.50  
Postal Fees(3 Certified Ltrs) \$30.22  
Postal Fees Today EST. \$108.00  
TOTAL \$449,005.87

**GMAC DESTROYED OUR PERSONAL**  
**2009 CREDIT RATING 950**  
**2010 CREDIT RATING 600 TODAY**  
**JUNK**

**RESULT CHARGED EXCESSIVE INTEREST RATES**

**RES CAP CLAIM #5970**  
**GMAC MORTGAGE #0654629422**

**Mr. & Mrs. McGuinty**  
**8708 53rd Terrace E**  
**Bradenton, FL 34211**

(EXHIBIT #5)  
COURT Doc # 7532

1- OF - 9 A

Meadows Dental Associates

Pg 18 of 19

4987 Ringwood Meadow  
Sarasota, FL 34235-2003  
(941)377-3659

Additional Expense  
as a result of  
Gmac/Gm Bankruptcy  
\$11,828.-

December 20, 2005

Michael A. McGuinty  
8708 53rd Terrace East  
Bradenton, FL 34211

ID: 7249

Account Aging	
Current	\$0.00
30 Day	\$0.00
60 Day	\$0.00
90 Day	\$59.60
Contract	\$0.00
Balance Due	\$59.60
Estimated Ins	\$0.00
Balance Due Now	\$59.60

Date	Patient	Provider	Transaction	Tth	Surface	Fee
2/18/2014	Michael	Todd W McCabe, DMD 4	Prim Ins Pmt - Insurance Check Number 4361 for claim from 02/03/14 for (\$109.50)			
2/3/2014	Michael	Todd W McCabe, DMD 4	D2331 - Comp - Resin-two surfaces, anterior (Est Insurance \$50.00)	6	ML	148.00
	Michael	Todd W McCabe, DMD 4	D2331 - Comp - Resin-two surfaces, anterior (Est Insurance \$50.00)	7	DL	148.00
	Michael	Todd W McCabe, DMD 4	D2331 - Comp - Resin-two surfaces, anterior (Est Insurance \$50.00)	7	ML	148.00
	Michael	Todd W McCabe, DMD 4	D0004 - Seat Crown	12		.00
1/21/2014	Michael	Todd W McCabe, DMD 4	Prim Ins Pmt - Insurance Check Number 5660 for claim from 01/08/14 for (\$94.50)			
	Michael	Todd W McCabe, DMD 4	Prim Ins Pmt - Insurance Check Number 5660 for claim from 01/08/14 for (\$428.00)			
1/8/2014	Michael	Todd W McCabe, DMD 4	D2750 - Crown-porc fuse high noble mtl (Est Insurance \$363.50)	12		896.00
	Michael	Todd W McCabe, DMD 4	D2950 - Crown buildup, includ any pins (Est Insurance \$52.25)	12		251.00
	Michael	Todd W McCabe, DMD 4	D2331 - Comp - Resin-two surfaces, anterior (Est Insurance \$50.00)	11	ML	199.00

Tax: 0.00

Today's Charges: 3,630.00

- Today's Payment: 2,874.25

Balance Due: \$59.60

Contract Balance	Estimated Insurance	Previous Balance	Charges Today	Payments Today	Adjustments Today	Balance Due Now
0.00	0.00	-696.15	3,630.00	2,874.25	0.00	59.60

9B2

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Meadows Dental Associates  
4987 Ringwood Meadow  
Sarasota, FL 34235-2003  
(941)377-3659

Additional Expense  
as a result of  
Gmac / Gm Bankruptcy  
\$ 11,828. -

December 08, 2010

Gloria McGuinty  
8708 53rd Terrace East  
Bradenton, FL 34211

ID: 10128

Account Aging	
Current	\$0.00
30 Day	\$0.00
60 Day	\$0.00
90 Day	\$26.15
Contract	\$0.00
Balance Due	\$26.15
Estimated Ins	\$0.00
<b>Balance Due Now</b>	<b>\$26.15</b>

Date	Patient	Provider	Transaction	Tth	Surface	Fee
3/20/2014	Gloria	Nathalie Boyle, RDH	D1110 - Prophyl - Adult (Est Insurance \$54.00)			74.00
	Gloria	Todd W McCabe, DMD 4	D0120 - Exam - Periodic oral evaluation (Est Insurance \$24.00)			40.00
2/26/2014	Gloria	Todd W McCabe, DMD 4	D0004 - Seat Crown	12		.00
2/21/2014	Gloria	Todd W McCabe, DMD 4	OV - RECEMENT TEMP			.00
2/3/2014	Gloria	Todd W McCabe, DMD 4	OV - #12 back to lab			.00
1/21/2014	Gloria	Todd W McCabe, DMD 4	Prim Ins Pmt - Insurance Check Number 5660 for claim from 01/08/14 for (\$403.00)			
1/8/2014	Gloria	Todd W McCabe, DMD 4	D2750 - Crown-porc fuse high noble mtl (Est Insurance \$338.50)	12		896.00
	Gloria	Todd W McCabe, DMD 4	D2950 - Crown buildup, includ any pins (Est Insurance \$64.50)	12		211.00
12/3/2013	Gloria		Acct Pmt - Visa Credit card payment for (\$200.00)			
12/2/2013	Gloria	ZHygiene ZCollections	Prim Ins Pmt - Insurance Check Number 8283 for claim from 11/21/13 for (\$54.00)			
11/21/2013	Gloria	Nathalie Boyle, RDH	D1110 - Prophyl - Adult (Est Insurance \$54.00)			74.00

Tax: 0.00

Today's Charges: 8,198.00

- Today's Payment: 8,602.50  
- Adjustments Today: -60.00

Balance Due: \$26.15

Contract Balance	Estimated Insurance	Previous Balance	Charges Today	Payments Today	Adjustments Today	Balance Due Now
0.00	0.00	490.65	8,198.00	8,602.50	-60.00	26.15

9B+

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